Case 15-82795 Doc 1 Filed 11/05/15 Entered 11/05/15 15:04:13 Desc Main Document Page 1 of 10

B1 ((Official Form 1) (0								
			SITED STATES I		PTCY COURT	,		VOLUNTA	RY PETITION
Na	nme of Debtor (if inc	dividual, enter 1	Last, First, Mid	ldle):	755 50°0	Name (tor (Spouse) (Last, First, Middle	e):
All (in	Other Names used clude married, maid	by the Debtor i	in the fast 8 year	ars	ALCO CONTRACTOR OF THE CONTRAC		ier Names us	sed by the Joint Debtor in the la	ist 8 years
1 ~						(the man	(include married, maiden, and trade names):		
Las (if	st foundigits of Soc. more than one, state	Sec. or Indivi-	dual-Taxpayer	LD. (ITI)	N)/Complete EIN	Last for	ur digits of S	soc. Sec. or Individual-Taxpaye	er I.D. (ITIN)/Complete EIN
Stre	eet Address of Debt	tor (No. and Stre	53	Ctotal-	1/4/4/Au/Au/Au/Au/Au/Au/Au/Au/Au/Au/Au/Au/Au/		e than one, st	tate all): \[\sqrt{1} \sqrt{2} \] oint Debtor (No. and Street, City)	
ירן	45 34	Ma Te	- 40°	olate).		Street	address of Jo	oint Debtor (No. and Street, City	y, and State):
	cepert:				ZIP CODE			1/1-	ZIP CODE
L	unty of Residence of	15CS)						e or of the Principal Place of Bu	usiness:
Mai	iling Address of De	btor (if differen	it from street ac	ddress):		Mailing	Address of.	Joint Deblor (if different from s	street address):
								nix	
	Charles A	0.55			ZIP CODE				ZIP CODE
Loc	ation of Principal A	ssets of Busine	ss Debtor (if d	ifferent fr	from street address above)	:			ZIP CODE
-	(Fon	Type of Debtor	tion)		Nature of (Check one box.)	f Business	***************************************		etcy Code Under Which led (Check one box.)
X 000	Individual (includ See Exhibit D on p Corporation (inch Partnership Other (If debtor is this box and state	Check one box.) des Joint Debtor page 2 of this fo udes LLC and L s not one of the type of entity be	rs) born. LLP) above entities, pelow.)	, check	Health Care Bus Single Asset Rea H U.S.C. § 101(Railroad Stockbroker Commodity Brol Clearing Bank Other	al Estate as 6 (51B) ker	defined in	Chapter 7 Chapter 9 Chapter 11 Chapter 12 Chapter 13	Chapter 15 Petition for Recognition of a Foreign Main Proceeding
Cou		apter 15 Debto ter of main inter		1	Tax-Exem (Check box, it		.)	(Check	of Debts one box.)
Country of debtor's center of main interests: Each country in which a foreign proceeding by, regarding, or against debtor is pending:			Debtor is a tax-exunder title 26 of t	Debtor is a tax-exempt organization under title 26 of the United States Code (the Internal Revenue Code). Debtor is a tax-exempt organization debts, defined in 1 § 101(8) as "incurrindividual primarily personal, family, or		Debts are primarily const debts, defined in 11 U.S. § 101(8) as "incurred by individual primarily for personal, family, or household purpose."	umer Debts are C. primarily an business debts.		
		_	e (Check one b	ox.)		Check or	ne hox:	Chapter 11 Debtors	
	Full Filing Fee atta					☐ Det	btor is a sma	ill business debtor as defined in	11 U.S.C. § 101(51D).
	Filing Fee to be paid in installments (applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A.			Check if:	Check if:				
X	Filing Fee waiver attach signed appli	requested (appli	icable to chapte ourt's consider	er 7 indiv ration. Se	viduals only). Must ee Official Form 3B.			every three years thereafter).	amount singlest to asymptomics
attach signed application for the court's consideration. See Officia				A p	Check all applicable boxes: A plan is being filed with this petition.				
	stical/Administrati	ive Information	ß					N. C.	THIS SPACE IS FOR
X	Debtor estima	ates that funds wates that, after ar o unsecured cred	my exempt prop	e for distr perty is e	tribution to unsecured cred excluded and administrativ	litors. /e expenses	paid, there w	vill be no funds available for	COURT USE ONLY
Estim	nated Number of Cre	reditors	TT	<u> </u>		-		_ NI	LED
1-49	50-99	100-199	200-999	1,000- 5,000		』 0,001- 5,000	25,001- 50,000	ONITED STATES B	MANKFUPTCY COURT IRICI OF ILLINOIS
□ \$0 to \$50,0	\$50,001 to \$100,000	\$100,001 to \$500,000	S500,001 to S1 million	51,000,0 to \$10 million	to \$50 to] 50,000,001 \$100 illion	5100,000,0 to \$500 million	to \$1 billion \$1 bill	į
Estim S0 to S50,00	s50,001 to \$100,000	\$100,001 to \$500,000	5500,001 to \$1 million	\$1,000,0 to \$10 million	to \$50 to] 50,000,001 \$100 illion	\$100,000,0 to \$500 million	□ DEPUT¥IC	

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B1 (Official Form			Page 2	
Voluntary Peti		Name of Debtor(s):	^	
(Inis page musi	t be completed and filed in every case.) All Prior Bankruptcy Cases Filed Within Last 8	IMCCICILA (I)	icas /t	
Location	An 1100 Bankrupicy Cases rued within Last o		Datatitude	
Where Filed:	Robal 1 II	Case Number:	05-39-15	
Location		Case Number	Date Eiled:	
Where Filed:	Valant Ti	1, 4-83403	1 1	
Name of Debtor	Pending Bankruptcy Case Filed by any Spouse, Partner, or Al	Case Number:	Additional sheet.) Date Filed:	
Name of Beller	n / n	Case (viniber,	Date Fried:	
District:		Relationship:	Judge:	
10Q) with the S of the Securities	Exhibit A ed if debtor is required to file periodic reports (e.g., forms 10K and Securities and Exchange Commission pursuant to Section 13 or 15(d) Exchange Act of 1934 and is requesting relief under chapter 11.) a is attached and made a part of this petition.	Exhibit B (To be completed if debtor is an individual whose debts are primarily consumer debts.) 1, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I have delivered to the debtor the notice required by 11 U.S.C. § 342(b). X Signature of Attorney for Debtor(s) (Date)		
	Exhib	oit C		
Does the debtor	own or have possession of any property that poses or is alleged to pose		ıblic health or safety?	
Yes, and I	Exhibit C is attached and made a part of this petition.			
E 1 CS, and t	exmone is attached and made a part of this petition.			
💆 No.				
Exhibit D (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.) Exhibit D, completed and signed by the debtor, is attached and made a part of this petition. If this is a joint petition: Exhibit D, also completed and signed by the joint debtor, is attached and made a part of this petition.				
	Information Regarding			
Ø	Check any app Debtor has been domiciled or has had a residence, principal place of preceding the date of this petition or for a longer part of such 180 day	of business, or principal assets in this District	for 180 days immediately	
	There is a bankruptcy case concerning debtor's aftiliate, general partner, or partnership pending in this District.			
Certification by a Debtor Who Resides as a Tenant of Residential Property (Check all applicable boxes.)				
	Landlord has a judgment against the debtor for possession of debto		Howing.)	
	•		- ·	
(Name of landlord that obtained judgment)				
		(Address of landlord)		
	Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and			
	Debtor certifies that he/she has served the Landlord with this certifi	ication. (11 U.S.C. § 362(1)).		
			1	

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B1 (Official Form 1) (04/13)	Page 3
Voluntary Petition	Name of Debtor(s):
(This page must be completed and filed in every case.)	Imcclellar, man
Signature(s) of Debtor(s) (Individual/Joint)	Signature of a Foreign Representative
I declare under penalty of perjury that the information provided in this petition is true and correct. [If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7]. I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. [If no attorney represents me and no bankruptcy petition preparer signs the petition]. I have obtained and read the notice required by 11 U.S.C. § 342(b).	I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding and that I am authorized to file this petition.
1 request relief in accordance with the chapter of title 11, United States Code, specified in this petition. X Signature of Debtor	Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached. X (Signature of Foreign Representative)
Signature of Joint Debtor Signature of Joint Debtor Telephone Number (if not represented by attorney)	(Printed Name of Foreign Representative)
Date	Date
Signature of Attorney*	Signature of Non-Attorney Bankruptcy Petition Preparer
Signature of Attorney for Debtor(s) Printed Name of Attorney for Debtor(s) Firm Name Address Telephone Number Date *In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.	I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached. Printed Name and title, if any of Bankruptcy Petition Preparer Social-Security number (If the bankruptcy petition preparer is not an individual, state the Social-Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)
Signature of Debtor (Corporation/Partnership)	
I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor. The debtor requests the relief in accordance with the chapter of title 11, United States Code, specified in this petition X Signature of Authorized Individual	Address X Signature Date
Printed Name of Authorized Individual	Signature of bankruptcy petition preparer or officer, principal, responsible person, or partner whose Social-Security number is provided above.
Title of Authorized Individual	
Date	Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual.
	If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person. A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.

B 1D (Official Form 1, Exhibit D) (12/09)

UNITED STATES BANKRUPTCY COURT

In re Mcaellas, Many	Case No
Debtor	(if known)

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.

2. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.

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B 1D (Official Form 1, Exh. D) (12/09) - Cont.

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3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.]

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

- ☐ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]
 - ☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);
 - ☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);
 - ☐ Active military duty in a military combat zone.
- ☐ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor: May May May Cally

Date: 11-5-15

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In Repayne, Many)	
Debtor(s) McClelly Many)	Case No. Chapter M

List of Creditors

Comed # 2899556078	
PO BOX WILL	P.O. BUX 268
Carol Stream, IL 60197-	[
MICC GUS # 15-79.10.7683-1	!
P.O. BOX 5407	5000 DHU 24
15-89-10-7685-1	moneur WI 53546
Cord of 18 325 4098 4119 8423	
DIBAL # 2432 4019 4114 8473	
a 601 9. Meridian Blud	1500 M 2+446 84
	Rochar 71 01102-5115
English Co 80112	
Contast 4450 hishumus of	Rockford Ratina chinic
	6745 Wear Rd
Rabal IL 121109	Received IC will
Sprint # Q16409751	A+&T # 232049646309
	P.O. Box Ceylle
LOS Angles, CA 90054-0977	Carol Stream, IL 60197-6416

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Debtor/Joint Debtor's Name: McClellan, Man A. 40 BANH 1+ 1993 7569 8123 Pro. BOX 1800 Saint Paul, Minnesoly Nationale Insurance P.O. BOX 8379 Canton OH 44711.8379 us cellum Dep+ 0205 Palatine II 60055-0205 IL Student low P.O. Box 235 Deerfield IL 60015

UNITED STATES BANKRUPTCY COURT

NOTICE TO CONSUMER DEBTOR(S) UNDER §342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days <u>before</u> the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

<u>Chapter 7</u>: Liquidation (\$245 filing fee, \$75 administrative fee, \$15 trustee surcharge: Total fee \$335)

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny

Form B 201A, Notice to Consumer Debtor(s)

Page 2

your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

<u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1,167 filing fee, \$550 administrative fee: Total fee \$1,717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The documents and the deadlines for filing them are listed on Form B200, which is posted at http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

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B 201B (Form 201B) (12/09)

UNITED STATES BANKRUPTCY COURT

In re McClellan, Man	Case No
	CE TO CONSUMER DEBTOR(S) THE BANKRUPTCY CODE
Certification of [Non-Attorn I, the [non-attorney] bankruptcy petition preparer signing attached notice, as required by § 342(b) of the Bankruptcy Code.	ney] Bankruptcy Petition Preparer the debtor's petition, hereby certify that I delivered to the debtor the
Printed name and title, if any, of Bankruptcy Petition Preparer Address: X	Social Security number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person, or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)
Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.	
	on of the Debtor read the attached notice, as required by § 342(b) of the Bankruptcy
Printed Name(s) of Debtor(s)	X May May 11-5-15 Signature of Debtor Date
Case No. (if known)	X

Instructions: Attach a copy of Form B 201A, Notice to Consumer Debtor(s) Under § 342(b) of the Bankruptcy Code.

Use this form to certify that the debtor has received the notice required by 11 U.S.C. § 342(b) only if the certification has **NOT** been made on the Voluntary Petition, Official Form B1. Exhibit B on page 2 of Form B1 contains a certification by the debtor's attorney that the attorney has given the notice to the debtor. The Declarations made by debtors and bankruptcy petition preparers on page 3 of Form B1 also include this certification.